

CASE NO.  
CV12797733

D1 CM

SUMMONS NO.  
20636601

Rule 4 (B) Ohio

Rules of Civil  
Procedure

**SUMMONS**

RAYMOND COLEMAN, JR.  
VS

PLAINTIFF

CREDIT COLLECTION SERVICES AKA CREDIT  
CONTROL ETC.

DEFENDANT

CREDIT COLLECTION SERVICES AKA  
CREDIT CONTROL SERVICES INC  
& C T CORPORATION SYSTEM, STAT AGT  
9 CAPITOL ST  
CONCORD NH 03301-0000

Said answer is required to be served on:



Plaintiff's Attorney

GENE M LIM  
26401 EMERY ROAD SUITE 106  
CLEVELAND, OH 44128-0000

Case has been assigned to Judge:

DEENA R CALABRESE  
Do not contact judge. Judge's name is given for  
attorney's reference only.

DATE  
Dec 21, 2012

GERALD E. FUERST  
Clerk of the Court of Common Pleas

By

*J. English*  
Deputy



COMPLAINT FILED 12/17/2012



**IN THE COURT OF COMMON PLEAS  
CUYAHOGA COUNTY, OHIO**

RAYMOND COLEMAN, JR.  
19116 Watercrest Rd.  
Maple Heights, Ohio  
44137

Plaintiff,

v.

CREDIT COLLECTION SERVICES  
aka Credit Control Services, Inc.  
c/o C T Corporation System, Statutory Agent  
9 Capitol Street  
Concord NH 03301

Please also serve at:  
P. O. Box 9134  
Needham M.A. 02494

Defendants.

) CASE NO.:

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Judge: DEENA R CALABRESE

CV 12 797733

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**COMPLAINT FOR MONEY  
DAMAGES AND OTHER RELIEF**

Now comes Raymond Coleman, Jr. (the "Plaintiff"), by and through her undersigned counsel, and for her claims against defendant, Credit Collection Services aka Credit Control Services, Inc., aka, CCS, allegedly, a foreign registered company licensed to do business in Ohio, states as follows:

**FACTS COMMON TO ALL CAUSES OF ACTION**

1. Plaintiff, Raymond Coleman, Jr. (the "Plaintiff"), is an individual residing in Cuyahoga County, Ohio.
2. Defendant, Credit Collection Services aka Credit Control Services, Inc., aka CSS (the "Defendant"), upon information and belief, are "debt collectors" as defined by the Fair Debt Collection Practices Act ("FDCPA") (15 USCA §1692, et seq.).

3. Defendant is in the business of collecting consumer debts in and around the County of Cuyahoga and State of Ohio.
4. Defendant has been supplying certain false, misleading and derogatory information to various credit reporting agencies concerning Plaintiff's alleged debts in an attempt to collect on these alleged debts.
5. Despite the fact that Plaintiff does not owe any money on the alleged debt, Defendant has continued to falsely report said amounts to the various credit bureaus and said bureaus are now showing derogatory information on Plaintiff's credit report related to these alleged debts and/or accounts.
6. Defendant has been, and continues to, supply certain false, misleading and derogatory information to various credit reporting agencies about Plaintiff.
7. Plaintiff has demanded, in writing, that Defendant cease publishing this false and derogatory information to third parties, however, the Defendant has failed and refused to cease in these improper actions.

**COUNT I: DEFAMATION**

8. Plaintiff incorporates each of the preceding paragraphs as if fully set forth herein.
9. Defendant made false and malicious publications against Plaintiff with the intent to injure Plaintiff's reputation, or to expose him to public contempt, ridicule, shame, or disgrace or to affect him injuriously in his trade, business or profession.
10. Plaintiff has been damaged by Defendant's defamation, and will continue to be damaged, until such matters are fully corrected.



11. Despite notice received by Defendant from Plaintiff to correct the information being reported and to discontinue to supply such defamatory information, Defendant has failed and refused to do so.
12. Defendant's defamation is the cause-in-fact and proximate cause of the damages suffered by Plaintiff, which includes loss of credit, damage to reputation, trade, and business, in addition to further damages set forth at or before the end of Plaintiff's Complaint.

**COUNT II: VIOLATIONS OF FAIR CREDIT REPORTING ACT ("FCRA")**

13. Plaintiff incorporates each of the preceding paragraphs as if fully set forth herein.
14. Pursuant to the provisions of the Fair Credit Reporting Act ("FCRA"), Section 1681 et seq., Title 15, U.S. Code, upon notification by Plaintiff to Defendant that certain information it was reporting was inaccurate, Defendant had a duty to investigate such inaccurate reporting of information and to correct any inaccuracies.
15. Defendant willfully and/or negligently failed and/or refused to correct the false and misleading information reported, as set forth above.
16. Based upon the above cited willful and/or negligent violations of the FCRA, Plaintiff seeks damages against the Defendant in an amount set forth at or before the end of this Complaint, in addition to punitive damages and reasonable attorneys' fees as provided in said Act.

**COUNT III: VIOLATION OF FAIR DEBT COLLECTIONS PRACTICES**

**ACT ("FDCPA")**

17. Plaintiff incorporates each of the preceding paragraphs as if fully set forth herein.
18. Pursuant to the provisions of the Fair Debt Collections Practices Act ("FDCPA"), Section 1692(e)(2), Defendant had a duty to refrain from making false representations concerning the amount or legal status of any debt, or using false information to collect the debt and from collecting any amount unless such amount is expressly permitted by law.
19. Defendant violated the provisions of the FDCPA by intentionally and/or negligently supplying the various credit reporting agencies with the false information, as set forth above and by attempting to collect a debt not permitted by law.
20. Defendant's conduct in attempting to collect from Plaintiff has further violated the FDCPA.
21. Based upon the above cited willful and/or negligent violations of the FDCPA, Plaintiff seeks damages against Defendant, in an amount set forth at or before the end of this Complaint, in addition to punitive damages and attorneys' fees as provided in said Act.

**COUNT IV: OHIO CONSUMER SALES PRACTICES ACT**  
**("CSPA")**

22. Plaintiff incorporates each of the preceding paragraphs as if fully set forth herein.

23. By violating the FDCPA and FCRA, Defendant has violated the Ohio Consumer Sales Practices Act ("CSPA"). See *Liggins v. May Company* (1977), 53 Ohio Misc. 21, 373.

24. As a result of Defendant's violations of the CSPA, Plaintiff is entitled to compensatory damages, treble damages and attorney's fees.

WHEREFORE, Plaintiff prays for judgment against Defendant, Credit Collection Services aka Credit Control Services, Inc., aka CSS, for all statutory damages as permitted by the FCRA, FDCPA, and CSPA in the amount in excess of \$5,000.00, and for punitive damages in the amount of \$10,000.00, plus the reimbursement for all reasonable attorneys' fees expended in this action, along with the affirmative relief that Defendant be ordered to immediately act to correct all false, inaccurate, incorrect and misleading information contained within the reports of all credit reporting companies, in addition to any further relief as this Honorable Court shall find, make, and Order in this Cause, with all Court and Litigation costs of this action to be assessed against Defendant.

Respectfully submitted by:



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